

**Information to identify the case:**

Debtor 1	<b>Brian L. Baker</b>	Social Security number or ITIN	<b>xxx-xx-5617</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>Kristie L. Baker</b>	Social Security number or ITIN	<b>xxx-xx-6166</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----

United States Bankruptcy Court **Northern District of New York**

Case number: **18-10523-1-rel**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Brian L. Baker

Kristie L. Baker

**By the court:**7/16/18


HON. ROBERT E. LITTLEFIELD, JR.  
U.S. Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Northern District of New YorkIn re:  
Brian L. Baker  
Kristie L. Baker  
DebtorsCase No. 18-10523-rel  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0206-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 37

Date Rcvd: Jul 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2018.

db/jdb  
908828044 +Brian L. Baker, Kristie L. Baker, 1162 Route 29, Schuylerville, NY 12871-1905  
+A-1 Collections, Acct No xxxx6122, 2297 State Highway 33, Ste 906,  
Hamilton Square, NJ 08690-1717  
908828045 +Albany Medical Center, Acct No xxxxl71Y, 43 New Scotland Ave., Albany, NY 12208-3412  
908828054 +Cochlear Americas, Acct No x7468, 13059 E. Peakview Ave., Englewood, CO 80111-6511  
908828058 Freedom Mortgage, Acct No xxxxxx6885, P.O. Box 50428, Indianapolis, IN 46250-0401  
908828062 +John Keal Music Company, Acct No xxxxx6122, 819 Livingstone Ave., Albany, NY 12206-2004  
908828067 +MOHELA/Dept. of Education, Acct No xxxxxxxx6KM0, 633 Spirit Dr.,  
Chesterfield, MO 63005-1243  
908828066 +MOHELA/Dept. of Education, Acct No xxxxxxxxxxxXXXXX, 633 Spirit Dr.,  
Chesterfield, MO 63005-1243  
908828064 Mercantile Adjustment Bureau, LLC, Acct No xxxxxxxx4 BOF, P.O. Box 9016,  
Buffalo, NY 14231-9016  
908828071 +NYS Office of Information Technology, Acct No xx-7956, Attn: Charles Feldman, Esq.,  
P.O. Box 2062/Empire State Plaza, Albany, NY 12220-0062  
908828069 Nationwide Credit Inc., Acct No xxxxxxxxxxx/xxxxxx1404, P.O. Box 14581,  
Des Moines, IA 50306-3581  
908828072 +Overton, Russell, Doerr and Donovan, LLP, Acct No xxxxxxxx/xxxxl71Y, 19 Executive Park Dr.,  
Clifton Park, NY 12065-5631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QMSEHRLICH.COM Jul 17 2018 00:18:00 Marc S. Ehrlich-Trustee, 64 Second St,  
Troy, NY 12180-3927  
908828046 +EDI: RMSC.COM Jul 17 2018 00:18:00 Amazon/Synchrony Bank, Acct No xxxxxxxxxxxx9110,  
P.O. Box 965015, Orlando, FL 32896-5015  
908828047 EDI: BANKAMER.COM Jul 17 2018 00:18:00 Bank of America, Acct No 9246, P.O. Box 982238,  
El Paso, TX 79998  
908828050 EDI: CAPITALONE.COM Jul 17 2018 00:18:00 Capital One Bank USA NA,  
Acct No xxxx-xxxx-xxxx-3610, 15000 Capital One Dr., Richmond, VA 23238  
908828048 +E-mail/Text: bankruptcy@usecapital.com Jul 16 2018 20:19:25 Capital Accounts,  
Acct No xxx7990, P.O. Box 140065, Nashville, TN 37214-0065  
908828049 EDI: CAPITALONE.COM Jul 17 2018 00:18:00 Capital One, Acct No xxxxxxxxxxxx3260,  
P.O. Box 30285, Salt Lake City, UT 84130-0285  
908828051 EDI: CHASE.COM Jul 17 2018 00:18:00 Chase, Acct No xxxxxxxx6460, P.O. Box 15298,  
Wilmington, DE 19850-5298  
908828052 EDI: CHASE.COM Jul 17 2018 00:18:00 Chase, Acct No xxxxxxxx0402, P.O. Box 15298,  
Wilmington, DE 19850-5298  
908828053 EDI: CHASE.COM Jul 17 2018 00:18:00 Chase Card, Acct No xxxxxxxxxxxxXXXX,  
P.O. Box 15298, Wilmington, DE 19850-5298  
908828055 EDI: CCS.COM Jul 17 2018 00:18:00 Credit Collection Service, Acct No xxxxxxxx8491,  
P.O. Box 9133, Needham Heights, MA 02494-9133  
908828056 +E-mail/Text: kthompson@crownsasset.com Jul 16 2018 20:18:46 Crown Asset Management,  
3100 Breckinridge Blvd., Ste 725, Duluth, GA 30096-7605  
908828057 +E-mail/Text: electronicbkydocs@nelnet.net Jul 16 2018 20:18:47 Dept. of Education/Nelnet,  
Acct No xxxxxxxxxxxxXXXX, 121 S. 13th St., Lincoln, NE 68508-1904  
908828059 +E-mail/Text: bankruptcy@affglo.com Jul 16 2018 20:18:46 Global Credit & Collection Corp.,  
Acct No xxxx2614, 5440 N. Cumberland, Suite 300, Chicago, IL 60656-1486  
908828060 +EDI: IIC9.COM Jul 17 2018 00:18:00 IC Systems Inc, Acct No xxxxxxxx5-1-89,  
P.O. Box 64378, Saint Paul, MN 55164-0378  
908828061 EDI: RMSC.COM Jul 17 2018 00:18:00 JC Penney/Synchrony Bank, Acct No xxxxxxxxxxxxXXXX,  
Attn: Bankruptcy Dept., P.O. Box 965064, Orlando, FL 32896-5064  
908828063 EDI: RMSC.COM Jul 17 2018 00:18:00 Lowe's/Synchrony Bank, Acct No xxxxxxxxxxxxXXXX,  
Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060  
908828065 EDI: MID8.COM Jul 17 2018 00:18:00 Midland Credit Management, Inc., Acct No xxxxxx5978,  
P.O. Box 60578, Los Angeles, CA 90060-0578  
908828070 E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jul 16 2018 20:19:13  
NYS Department of Taxation and Finance, Acct No x-xxxxxx984-6, W.A. Harriman State Campus,  
Albany, NY 12227-0001  
908828068 +E-mail/Text: apbankruptcy@us.ngrid.com Jul 16 2018 20:19:22 National Grid,  
Acct No xxxxxxxxxxxx3021, 300 Erie Boulevard West, Syracuse, NY 13202-4201  
908828073 EDI: PRA.COM Jul 17 2018 00:18:00 Portfolio Recovery Associates,  
Acct No xxxxxxxxxxxxxxxxx/xxxxxxxxx3043, 120 Corporate Boulevard, Norfolk, VA 23502  
908828074 +E-mail/Text: lossmitigation@sefcu.com Jul 16 2018 20:18:34 SEFCU, Acct No xxxxl0L4,  
700 Patroon Creek Blvd., Albany, NY 12206-5010  
908828075 +EDI: CITICORP.COM Jul 17 2018 00:18:00 The Home Depot/Citibank, Acct No xxxxxxxxxxxx5070,  
P.O. Box 6497, Sioux Falls, SD 57117-6497  
908828076 +EDI: CITICORP.COM Jul 17 2018 00:18:00 The Home Depot/Citibank, Acct No xxxxxxxxxxxx9923,  
P.O. Box 6497, Sioux Falls, SD 57117-6497  
908828077 +E-mail/Text: DL-ICOMSBankruptcy@charter.com Jul 16 2018 20:19:00 Time Warner Cable,  
Acct No xxxxxxxx8491, 1021 Highbridge Road, Schenectady, NY 12303-3263  
908828078 EDI: RMSC.COM Jul 17 2018 00:18:00 Walmart/Synchrony Bank, Acct No xxxxxxxxxxxx1355,  
P.O. Box 965064, Orlando, FL 32896-5064

TOTAL: 25

District/off: 0206-1

User: admin  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 18, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2018 at the address(es) listed below:

Alan R. LeCours, Sr. on behalf of Debtor Brian L. Baker lecourslaw@hotmail.com  
Marc S. Ehrlich-Trustee mehrlich@eapclaw.com,  
jfisher@eapclaw.com;nternent@eapclaw.com;mehrlich@ecf.epiqsystems.com  
U.S. Trustee USTPRegion02.AL.ECF@USDOJ.GOV

TOTAL: 3